

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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ATTORNEYS FOR NEWREZ LLC D/B/A SHELLPOINT  
MORTGAGE SERVICING



Order Filed on February 10, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
JAMAL T. YOUNG  
DEBTOR

Case No.: 18-27620  
Judge: MBK  
Hearing Date(s): 02/04/2020  
Chapter: 13

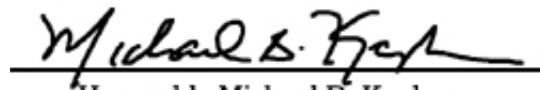
Recommended Local Form

 Followed Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: February 10, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
Applicant's Counsel: Nicole LaBletta  
Debtor's Counsel: Bruce C. Truesdale  
Property Involved ("Collateral"): 820 Mohil Place, Piscataway, NJ 08854

Relief sought:  Motion for relief from the automatic stay  
 Motion to dismiss  
 Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months, from 08/01/2019 to 01/01/2020.
- The Debtor is overdue for \_\_\_\_\_ payments at \$\_\_\_\_\_ per month.
- The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_ per month.
- Applicant acknowledges receipt of funds in the amount of \$\_\_\_\_\_ received after the motion was filed.

Total Arrearages Due \$9473.10.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$1890.46. Payment shall be made no later than 02/01/2020.
- Beginning on 02/01/2020, regular monthly mortgage payments shall continue to be made in the amount of \$1890.46.
- Beginning on 02/01/2020, additional monthly cure payments shall be made in the amount of \$1263.78 for 6 months.

The amount of \$ \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ \_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Immediate payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603
- Regular monthly payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603
- Monthly cure payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

4. In the event of Default:

- If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.
- If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorneys fees of \$ 350.00, and costs of \$ 181.00.

The fees and costs are payable:

- through the Chapter 13 plan.
- to the Secured Creditor within \_\_\_\_\_ days.
- Attorneys' fees are not awarded.